



**Testimony of NAMI Connecticut (National Alliance on Mental Illness)  
Before the Insurance and Real Estate Committee  
March 5, 2019**

**In support of:**

**HB 7125—An Act Concerning Parity for Mental Health and Substance Use Disorder Benefits, Non-Quantitative Treatment Limitations, Drugs Prescribed for the Treatment of Substance Abuse Disorders, and Substance Abuse Services.**

Good afternoon Senator Lesser, Representative Scanlon, and members of the Insurance and Real Estate Committee. Thank you for the opportunity to provide testimony to your committee on the above referenced raised bill. My name is Diane Frost. I reside and work in Connecticut. Your commitment, unto making my home state as good as it can be is why I'm here.

I was born "a little off" said my parents. They found a psychiatrist who first diagnosed me at fifteen.

My mother paid for my care, for lack of insurance coverage. My medication made me drowsy and the lithium, gave me a tremor my peers noticed in the worst way. My Mom ran out of money, stopping much of my treatment.

In college, student insurance covered physical, but not mental health care. Thank goodness my father found an insurance program covering "preexisting conditions."

My Dad found another psychiatrist, too. I graduated, and both insurance policies stopped. I needed a psychiatrist in Connecticut. Dad found one nearby.

On my first appointment, I was up front about my interviewing him as for the job. I liked his manner. My mother was proud of my proactivity.

In his care, my tremor went away after a medication switch, and he told me I could resume drinking caffeinated beverages to stop falling asleep in the middle of a conversation. I faced the world with confidence.

Since being his patient, one thing's been amiss. He doesn't accept insurance. He said, "The care we provide is treated as second class citizens. It's as if what we do isn't important." That's the first I equated medicine with money.

This financial puzzle influenced my choice to be a Master's level social worker. I'm supposed to be able to support myself modestly. That's still problematic. My doctor still doesn't accept my employer's insurance, and my medication's never been cheap.

We have a parity law that says mental and physical health is equal. Is not the brain the origin of function, connecting to the body that carries the whole person? As this is new law, I can't say parity has been practiced. Documentation of how insurance pays the bills should demonstrate accountability and responsiveness to parity.

In the interim, I pay out of pocket. I cannot afford all my doctor visits and prescriptions on one paycheck. So, I look at my pay schedule. I've opted to separate my doctor's fee and my

medication, from my rent, electric and grocery bills. This is unfortunate. I see, know, and feel for every person in Connecticut, who requires treatment, as well as basic living needs.

Please see this healthcare issue the way it is. My mind's as necessary to living well, as is my body.

Support this bill. Change the lives of so many in need, like me.